

**Hearing Date And Time: February 24, 2009 at 10:00 a.m. (prevailing Eastern time)**  
**Objection Deadline: February 17, 2009 at 4:00 p.m. (prevailing Eastern time)**

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Retired Salaried Employee of Delphi Corporation  
Debtors and Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re	:	Chapter 11
	:	
DELPHI CORPORATION, et al.,	:	Case No. 05-44481 (RDD)
	:	
Debtors.	:	(Jointly Administered)
	:	
-----X	:	

LETTER TO CONTEST DELPHI'S MOTION FOR ORDER UNDER 11 U.S.C. §§ 105, 363(b)(1), AND 1108 CONFIRMING DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID POSTRETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID POST-RETIREMENT LIFE INSURANCE BENEFITS FOR CERTAIN (A) SALARIED EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES ("SALARIED OPEB TERMINATION MOTION")

PRELIMINARY STATEMENT

I am a retired Delphi employee. I agreed to take an early retirement last year with the understanding I would be receiving a pension and promised health care benefits in retirement. I also did this as an older, higher paid employee, knowing this would allow the company to cut costs and retain the younger employees. With a pension and health care benefits, I felt I would be able to retire comfortably. This was a win-win situation for both employee and the company.

I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1992 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992 knew they would not receive health care coverage and pension in retirement when they hired in so they have had time to plan for health care in retirement. Also, knowing they will have to provide their own health care in retirement, will influence their decision on when they choose to retire. Additionally, people hired after December 31, 1992 were provided additional investment compensation totaling 1% of their salaries each year. People such as myself were given no such additional compensation because they were being promised a pension and health care and now have no time to plan for providing ourselves and families with health care coverage after retirement. If this change had been made while we were still active employees we could have also decided to delay our retirement.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage.

#### SUMMARY

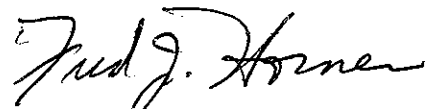
I am an electrical engineer who hired into the company under GM and worked my entire career of over 36 years for GM and Delphi. I did this out of loyalty and the promise of retirement benefits. Many others made the same decision and turned down offers of better pay from other companies after weighing the total compensation package which included retirement benefits. For the company to simply abandon their promise and cause extreme financial hardship for current retirees is not only morally wrong but borders on criminal.

If health care coverage for retirees needs to be temporarily modified to help ensure the company's survival, then that is what we need to do. For example, co-pays, deductibles and/or premiums could be temporarily raised. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage is not justified.

I appreciate the court taking the time to consider my argument and respectfully ask that you not approve Delphi's motion to terminate health coverage for salaried retirees that are counting on that coverage.

Dated: Kokomo, Indiana  
February 11, 2009

Fred J. Horner



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